

SECTION 5

LOSS OF USE – FARM MACHINERY COVERAGE

(Words and phrases that appear in quotation marks have special meaning. Refer to the General Definitions of this policy. This coverage must be shown on the "Declaration Page" of "your" policy for it to apply.)

Indemnity Agreement

If the Declaration Page shows that Loss of Use - Farm Machinery Coverage applies, "we" will pay for the necessary extra expenses which "you" incur for the rental of substitute farm "machinery and equipment" to continue normal farming operations which are interrupted because of loss or damage to farm "machinery and equipment" owned by "you" and specifically listed caused by perils insured by the attached policy.

Special Limits, Loss or Damage not Insured and Conditions of the coverage:

Limits:

Payment is limited to:

- (a) the "daily limit" and "total limit" stated on the "Declaration Page";
- (b) only the reasonable time required to repair or replace the damaged or destroyed "machinery and equipment".

Loss or Damage not Insured:

We will not pay for:

- (a) costs of transporting the substitute "machinery or equipment", or;
- (b) any rental costs, unless loss or damage to the insureds own farm "machinery and equipment" is insured under the attached policy.

Conditions:

It is a condition of this coverage that you agree:

- (a) to notify us of rental of substitute farm "machinery and equipment" within 24 physical day hours of the loss or damage being formally reported to us;
- (b) that "we" will not pay for more than the cost to rent farm "machinery and equipment" which is comparable to the damaged "machinery and equipment" in; size, power, usefulness and purpose, whether or not such "machinery and equipment" is available.

ALL THE STATUTORY AND ADDITIONAL CONDITIONS, GENERAL DEFINITIONS AND GENERAL LOSS OR DAMAGE NOT INSURED ALSO APPLY TO THIS COVERAGE